

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Tramell D Knight
 Debtor

Case No. 17-18197-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: John
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 8

Date Rcvd: Aug 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2020.

db +Tramell D Knight, 6724 Rutland Street, Philadelphia, PA 19149-2130
 14039334 +PENNSYLVANIA HOUSING FINANCE AGENCY, c/o KEVIN G. MCDONALD, KML LAW GROUP, P.C.,
 701 Market St. Suite 5000, Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty +E-mail/Text: bncnotice@phl3trustee.com Aug 27 2020 04:32:12 WILLIAM C. MILLER,
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
 smg E-mail/Text: megan.harper@phila.gov Aug 27 2020 04:32:02 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 27 2020 04:31:39
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 27 2020 04:31:52 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 cr +E-mail/PDF: gecsed@recoverycorp.com Aug 27 2020 04:41:29 Synchrony Bank,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14055879 +E-mail/Text: blegal@phfa.org Aug 27 2020 04:31:46 Pennsylvania Housing Finance Agency,
 211 North Front Street, Harrisburg, PA 17101-1406

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2020 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Tramell D Knight dmo160west@gmail.com,
 davidoffenecf@gmail.com/offendr83598@notify.bestcase.com
 HEATHER STACEY RILOFF on behalf of Creditor AMERICAN HERITAGE FEDERAL CREDIT UNION
 heather@mvrlaw.com, Michelle@mvrlaw.com
 KEVIN G. MCDONALD on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY
 bkgroup@kmlawgroup.com
 LEON P. HALLER on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com,
 dmaurer@pkh.com/mgutshall@pkh.com
 REBECCA ANN SOLARZ on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY
 bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 7

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Tramell D. Knight aka Traemell D Knight-Craig <u>Debtor</u>	CHAPTER 13
PENNSYLVANIA HOUSING FINANCE AGENCY <u>Movant</u>	NO. 17-18197 MDC
vs.	
Tramell D. Knight aka Traemell D Knight-Craig <u>Debtor</u>	11 U.S.C. Section 362
William C. Miller, Esquire <u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$3,692.05**, which breaks down as follows;

Post-Petition Payments:	February 2020 to August 2020 at \$514.21/month
Late Charges:	February 2020 to July 2020 at \$15.43/month
Total Post-Petition Arrears	\$3,692.05

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Within seven (7) days of the Court approving this Stipulation, Debtor shall make a down payment in the amount of **\$1,218.00**;

b). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$2,474.05**.

c). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$2,474.05** along with the pre-petition arrears;

d). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due September 1, 2020 and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of \$514.21 (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month).

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: August 17, 2020

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: August 21, 2020

/s/ David M. Offen, Esquire, for
David M. Offen, Esquire
Attorney for Debtor

Date: August 24, 2020

/s/ LeeAne O. Huggins
William C. Miller, Esquire
Chapter 13 Trustee

No Objection
Without Prejudice to Any
Trustee Rights or Remedies

Approved by the Court this 25th day of August, 2020. However, the court retains discretion regarding entry of any further order.

Magdelene D. Coleman
Magdelene D. Coleman
Chief U.S. Bankruptcy Judge